

In re:  
Thomas Eugene Cavitt  
Deborah Faye Cavitt  
Debtors

Case No. 10-12685-jcc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0649-1

User: humblem  
Form ID: pdfbk

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Total Noticed: 78

Date Rcvd: Aug 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2013.

db/jdb +Thomas Eugene Cavitt, Deborah Faye Cavitt, 8927 Wings Way, Hixson, TN 37343-1225  
cr +Bank of America, N.A., successor by merger to BAC, 2380 Performance Dr. Bldg C Mail Stop: R, Richardson, TX 75082-4333  
cr +CitiFinancial Auto Corporation, c/o Victoria A. Ferraro, Prochaska Thompson Quinn & Ferraro, 401 Church Street, Suite 2600, Nashville, TN 37219-2208  
cr +LENDMARK Financial Services, 5337 Ringgold Rd #A, Chattanooga, TN 37412-3190  
cr +PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
cr +Santander Consumer USA INC, C/O The Hale Law Group PLLC, 88 Union Avenue Suite 700, Memphis, TN 38103-5128  
cr +eCast Settlement Corporation, c/o Bass & Associates, 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
10301227 +AT&T, c/o Pinnacle Financial Group, 7825 Washington Avenue S, STE 310, Minneapolis, MN 55439-2424  
10301222 Anesthesiologists Assoc PC, 2341 McCallie Ave, Ste. 402, P.O. Box 3549, Chattanooga, TN 37404-0549  
10301223 +Anesthesiologists Associated, c/o Frost-Arnett Company, 9051 Executive Park Drive, Suite 604, Knoxville, TN 37923-4633  
8676063 Anesthesiology Consultants Exchange, P.O. Box 11225, Chattanooga, TN 37401-2225  
10301225 +Associated Pathologists, LLC, c/o Frost-Arnett Company, 9051 Executive Park Drive, Suite 604, Knoxville, TN 37923-4633  
8676064 +Associated Pathologists, PLC, c/o Pathgroup, 5301 Virginia Way, Ste 300, Brentwood, TN 37027-7542  
8676065 +Associates in Diagnostic Radiology PC, P.O. Box 52690, Knoxville, TN 37950-2690  
8723748 +\*\*\*BAC HOME LOANS SERVICING, LP, ATTN: BANKRUPTCY DEPARTMENT, MAIL STOP SV-46, 400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: BAC Home Loans Servicing, LP, Attn: Bankruptcy Department, 400 Countrywide Way, Mail Stop SV-46, Simi Valley, CA 93065)  
8876079 +BAC Home Loans Servicing, LP, Bankruptcy Department, Mail Stop TX2-982-03-03,  
7105 Coporate Drive, Plano, TX 75024-4100  
8676066 Bank of America Home Loans, Customer Service, P.O. Box 5170, Simi Valley, CA 93062-5170  
8676068 Best Buy Reward Zone, P.O. Box 80045, Salinas, CA 93912-0045  
10301228 ++CHATTANOOGA EMERGENCY MEDICINE, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711  
(address filed with court: Chattanooga Emergency Medicine, P.O. Box 3475, Toledo, OH 46307-0475)  
10002529 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
10018321 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907  
9793668 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
10301229 +Chattanooga Orthopaedic Group, PC, 2415 McCallie Avenue, Chattanooga, TN 37404-3300  
10301230 +Diagnostic Imaging Consultants, 601 Dodds Avenue, Chattanooga, TN 37404-3900  
10301231 Digital Imaging of North Georgia, P.O. Box 371863, Pittsburgh, PA 15250-7863  
8886870 ERLANGER HEALTH SYSTEMS, Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698  
8676072 +Emergency Physician, Inc., P.O. Box 13811, Philadelphia, PA 19101-3811  
8676062 +Equifax, PO Box 740256, Atlanta, GA 30374-0256  
8676074 Erlanger, P.O. Box 670, Chattanooga, TN 37401-0670  
10301232 +Erlanger Health Systems, P.O. Box 670, Chattanooga, TN 37401-0670  
10301233 Erlanger Health Systems, c/o Revenue Recovery Corp., P.O. Box 2698, Knoxville, TN 37901-2698  
8676061 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
8676076 +Gutter Guardian/GE Money Bank, c/o Encore Receivable Management Inc., 400 N. Rogers Road, Olathe, KS 66062-1212  
8746128 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
8708277 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
8676077 +Hamilton County EMS, 123 East 7th Street, Chattanooga, TN 37402-1904  
8676078 Home Depot Credit Services, P.O. Box 653000, Dallas, TX 75265-3000  
8676080 +Home Design-Generic/GEMB, c/o Encore Receivable Management Inc., 400 N. Rogers Road, Olathe, KS 66062-1212  
8676082 +Household Bank, Inquiries, PO Box 80084, Salinas, CA 93912-0084  
8676059 +IRS, c/o U.S. Attorney, 1110 Market Street, Ste. 301, Chattanooga, TN 37402-2890  
8676084 Juniper Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
8676085 +Lendmark Financial Services, 5337 Ringgold Road, Ste. A, East Ridge, TN 37412-3190  
10301235 +Lookout Medical Services, 4295 Cromwell Rd, Suite 104, Chattanooga, TN 37421-2167  
10301236 +Memorial Health Care System, Patient Financial Services, 1643 Lewis Avenue, Suite 203, Billings, MT 59102-4151  
8676088 Memorial Health Care Systems, c/o Revenue Recovery Corp., P.O. Box 2698, Knoxville, TN 37901-2698  
10301237 Memorial Hospital, c/o PFS Group, 7670 Woodway Drive, Suite 250, Houston, TX 77063-1519  
10301238 Memorial Hospital Outreach Lab, c/o Revenue Recovery Corp., P.O. Box 2698, Knoxville, TN 37901-2698  
10301240 +Memorial Mission Surgery Center, P.O. Box 23785, Chattanooga, TN 37422-3785

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10301239 +Memorial Mission Surgery Center, c/o Frost-Arnett Company, 9051 Executive Park Drive, Suite 604, Knoxville, TN 37923-4633  
10301241 +Memorial Outreach Lab, c/o Mountain Management Services, 5600 Brainerd Road, Ste 500, Chattanooga, TN 37411-5371  
9424754 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)  
10160241 +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
8727187 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067  
8676089 Parkridge Med. Ctr. Inc., DBA Parkridge East Hospital, P.O. Box 290429, Nashville, TN 37229-0429  
8676090 +Physician Services at Erlanger, P.O. Box 11589, Chattanooga, TN 37401-2589  
10301243 Physicians Services at Erlanger, c/o Revenue Recovery Corp., P.O. Box 2698, Knoxville, TN 37901-2698  
8707750 +SE EMERGENCY PHYSICIANS, by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
8676091 SE Emergency Physicians, c/o Alcoa Billing Center, 3429 Regal Drive, Alcoa, TN 37701-3265  
8676092 Specialized Oxygen Services, P.O. Box 965, Hixson, TN 37343-0965  
8676093 +The Furniture Row Express Money Card, Retail Services, P.O. Box 15221, Wilmington, DE 19850-5221  
8676060 TransUnion Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2002  
10159953 +eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: cio.bncmail@irs.gov Aug 16 2013 20:10:25 Internal Revenue Service,

P. O. Box 21126, Philadelphia, PA 19114

cr +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:40  
Chattanooga-Hamilton County Hospital Authority d/b, P. O. Box 1150, Chattanooga, TN 37401-1150

8852321 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 16 2013 20:22:06  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

8676081 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 16 2013 20:22:06 Honda Financial Services, P.O. Box 1844, Alpharetta, GA 30023-1844

8812983 +E-mail/Text: bncmail@w-legal.com Aug 16 2013 20:24:12 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

9597506 +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:40  
Chattanooga-Hamilton County Hospital Authority, d/b/a Erlanger Health System, George E. Koontz, Creditor #KKFERL, 320 N. Holtzclaw Avenue, Chattanooga, TN 37404-2305

8676071 +E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:18:00 Dick's Sporting Goods, Attn: Bankruptcy Department, P.O. Box 103106, Roswell, GA 30076-9106

8676073 +E-mail/Text: EBR@KKFLAWFIRM.COM Aug 16 2013 20:24:40 Erlanger, 975 E. Third Street, Chattanooga, TN 37403-2163

8676075 E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:15:45 GE Money Bank, Attn: Bankruptcy Department, P.O. Box 960061, Orlando, FL 32896-0661

10301234 E-mail/Text: cmcdaniel@hcrcvgrp.com Aug 16 2013 20:23:59 Healthcare Receivables Group, P.O. Box 10168, Knoxville, TN 37939-0168

8676079 +E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:18:01 Home Design-Generic/GEMB, Attn: Bankruptcy Department, P.O. Box 103106, Roswell, GA 30076-9106

8676058 E-mail/Text: cio.bncmail@irs.gov Aug 16 2013 20:10:25 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

8676083 E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:28:19 JC Penney, Attn: Bankruptcy Dept, PO Box 103126, Roswell, GA 30076-9126

8676086 +E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:15:44 Lenscrafters/GE Money Bank, Attn: Bankruptcy Department, P.O. Box 103106, Roswell, GA 30076-9106

8676087 +E-mail/PDF: gecscedi@recoverycorp.com Aug 16 2013 20:29:50 Lowe's - GE Money Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104

10106162 +E-mail/Text: bncmail@w-legal.com Aug 16 2013 20:25:19 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +---+BAC HOME LOANS SERVICING, LP, ATTN: BANKRUPTCY DEPARTMENT, MAIL STOP SV-46, 400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: BAC Home Loans Servicing, LP, Attn: Bankruptcy Department, 400 Countrywide Way, Mail Stop SV-46, Simi Valley, CA 93065)

cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067, Norfolk, VA 23541)

cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

10301224\* Anesthesiology Consultants Exchange, P.O. Box 11225, Chattanooga, TN 37401-2225

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
10301226\* +Associated Pathologists, PLC, c/o Pathgroup, 5301 Virginia Way, Ste 300,  
Brentwood, TN 37027-7542  
8683153\* +CITIFINANCIAL AUTO CORPORATION, P.O. BOX 9578, COPPELL TX 75019-9513  
9795361\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083  
9672545\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, NORFOLK, VA 23541)  
10301242\* +Physician Services at Erlanger, P.O. Box 11589, Chattanooga, TN 37401-2589  
8676067 ##+Best Buy, Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521  
8676070 ##+Citifinancial Auto, P.O. Box 9575, Coppell, TX 75019-9509  
8676069 ##+Citifinancial Auto, P.O. Box 9578, Coppell, TX 75019-9513

TOTALS: 0, \* 12, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

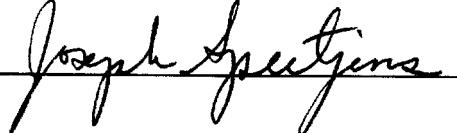
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2013

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2013 at the address(es) listed below:

Aaron J. Nash on behalf of Creditor Santander Consumer USA INC anash@evanspetree.com, sbruce@evanspetree.com  
Gary E Lester on behalf of Creditor LENDMARK Financial Services gelecf@epbfi.com, gelecf@epbfi.com  
James H. Payne on behalf of Creditor Chattanooga-Hamilton County Hospital Authority d/b/a Erlanger Health System jhp@smrw.com  
Kenneth C. Rannick on behalf of Debtor Thomas Eugene Cavitt Rannick@bankruptcychattanooga.com  
Kenneth C. Rannick on behalf of Joint Debtor Deborah Faye Cavitt Rannick@bankruptcychattanooga.com  
Kimberly C. Hedrick on behalf of Creditor BAC Home Loans Servicing, LP khedrick@wilson-assoc.com, emixon@wilson-assoc.com;rbryan@wilson-assoc.com  
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
United States Trustee Ustpregion08.cn.ecf@usdoj.gov  
Victoria A. Ferraro on behalf of Creditor CitiFinancial Auto Corporation ecfeast@wp-pc.com  
William M. Foster tn41@ecfcbis.com, trustee@ffadlaw.com;wfoster@ffadlaw.com/court@ffadlaw.com

TOTAL: 11



**SO ORDERED.**

**SIGNED this 15th day of August, 2013**

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.**

  
John C. Cook

**UNITED STATES BANKRUPTCY JUDGE**

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**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF TENNESSEE**

In re: THOMAS EUGENE CAVITT \* Case No. 10-12685  
DEBORAH FAYE CAVITT \*  
Debtor(s) \* Chapter 13

**ORDER**

The debtor having filed on August 15, 2013, a notice (or motion) pursuant to 11 U.S.C. § 1307(a) converting this case from chapter 13 to chapter 7, the court directs the following:

1. In accordance with Federal Rule of Bankruptcy Procedure 1017(f)(3), this case is deemed converted as of the date of the filing of the notice.
2. Any wage order previously entered by the court is vacated, and each employer or other entity shall cease withholding income for payment to the trustee.
3. As required by Fed. R. Bankr. P. 1019(5), within 14 days of the date of this order, the debtor must file:
  - (a) a schedule of unpaid debts incurred after the filing of the petition, including the name and address of each claim holder;
  - (b) a schedule of executory contracts and unexpired leases entered into or assumed after the filing of the petition;
  - (c) if unpaid debts were incurred or executory contracts or unexpired leases entered into postpetition, a supplemental master address list of creditors in the form required by E.D. Tenn. LBR 1009-1; and

(d) such other amendments to the schedules, statements, and lists as are necessary to reflect any material additions, deletions, or other changes in the assets or liabilities of the debtor that have occurred since the filing of the petition.

4. If required by 11 U.S.C. § 521(a)(2)(A), the debtor must file within 30 days of the date of this order a statement of intention conforming to Official Form 8 with respect to the retention or surrender of property of the estate securing consumer debts.

5. Within 30 days from entry of this order, the chapter 13 trustee must:

(a) turn over to the chapter 7 trustee all records and property of the estate under his custody and control, except plan payments, as required by Fed. R. Bankr. P. 1019(5);

(b) pay any unpaid claim allowed under 11 U.S.C. § 503(b), including the filing fees, to the clerk of the court, and distribute any remaining plan payments in accordance with the chapter 13 plan unless the plan was not confirmed prior to conversion in which event the trustee must return the remaining plan payments to the debtor; and

(c) file a final report and account, except that the filing of the final report may be delayed until either all checks mailed to creditors by the chapter 13 trustee in this case have cleared the bank or 120 days of the entry of this order, whichever first occurs.

APPROVED FOR ENTRY:

KENNETH C. RANNICK, P.C.

/s/ Kenneth C. Rannick

Kenneth C. Rannick, #11106

LuAnn M. Whaley, #023085

4416 Brainerd Road

Chattanooga, TN 37411

423/624-4002 telephone

423/624-0509 facsimile

[rannick@lawyerchattanooga.com](mailto:rannick@lawyerchattanooga.com) e-mail

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